June 12, 2009

Dorothy Tam 1510 Hyland Dr. Storm Lake, IA 50588

United States Bankruptcy Court Southern District of New York One Bowling Green New York, NY 10004-1408

Re: Objection to settlement Case No. 09-50026 (reg)

Dear Sirs;

I, Dorothy Tam, hereby state my objection to this settlement. Historically, Bondholders have received privileged status. I object to a settlement that nullifies these establishments' principles. Investors will have no reason to trust bonds if the settlement passes.

Dorothy Tam

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